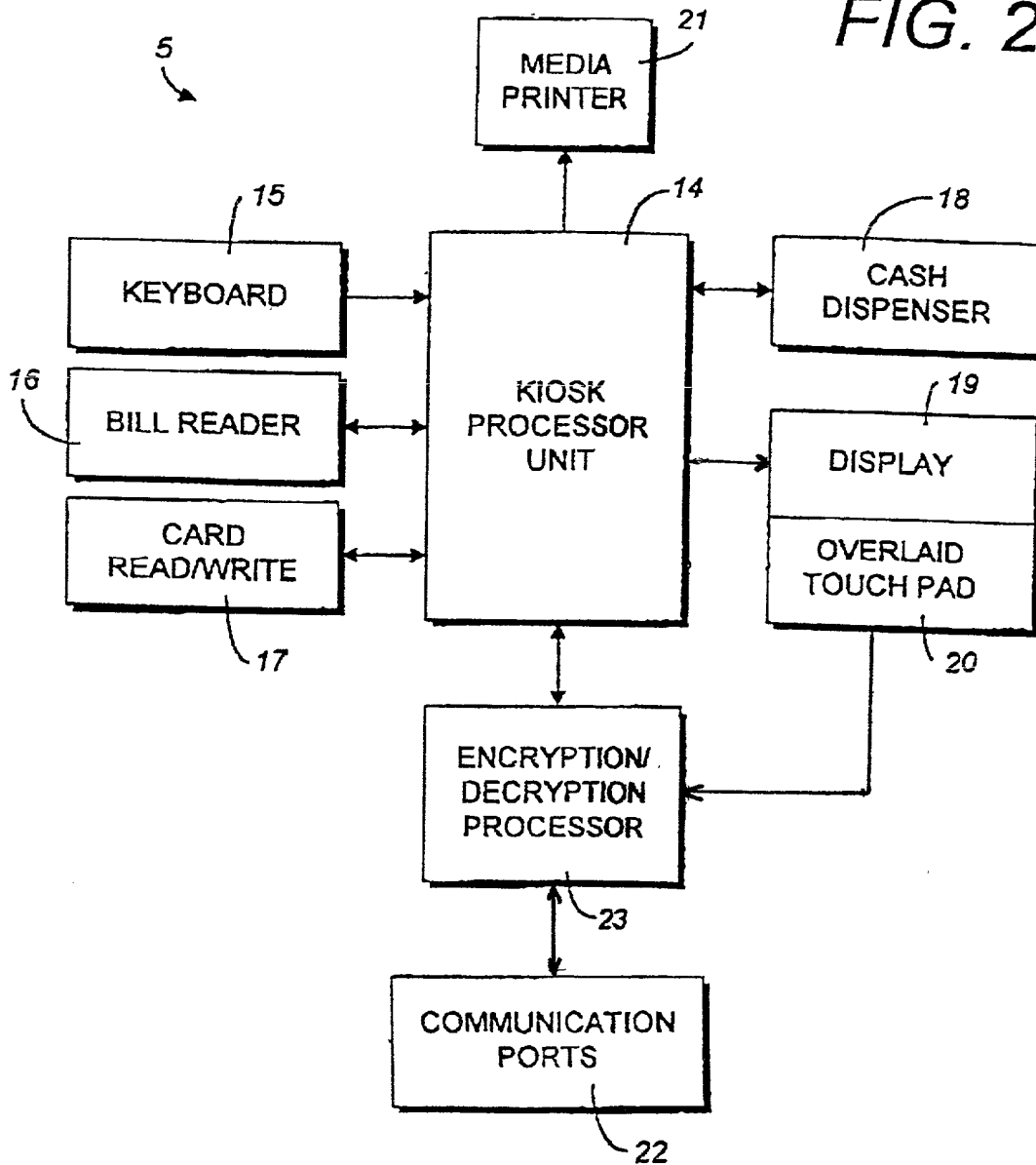


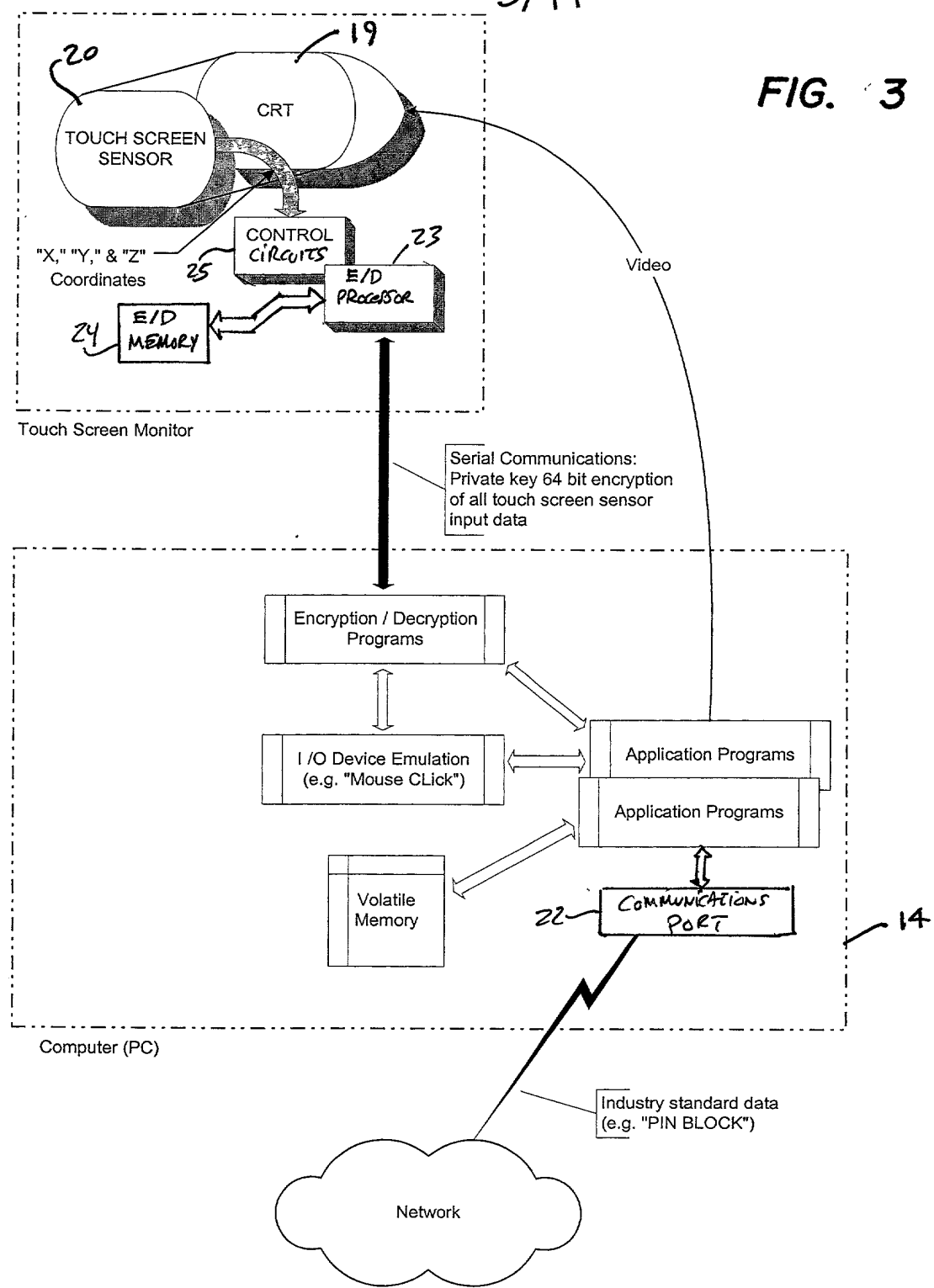
2/11

FIG. 2.



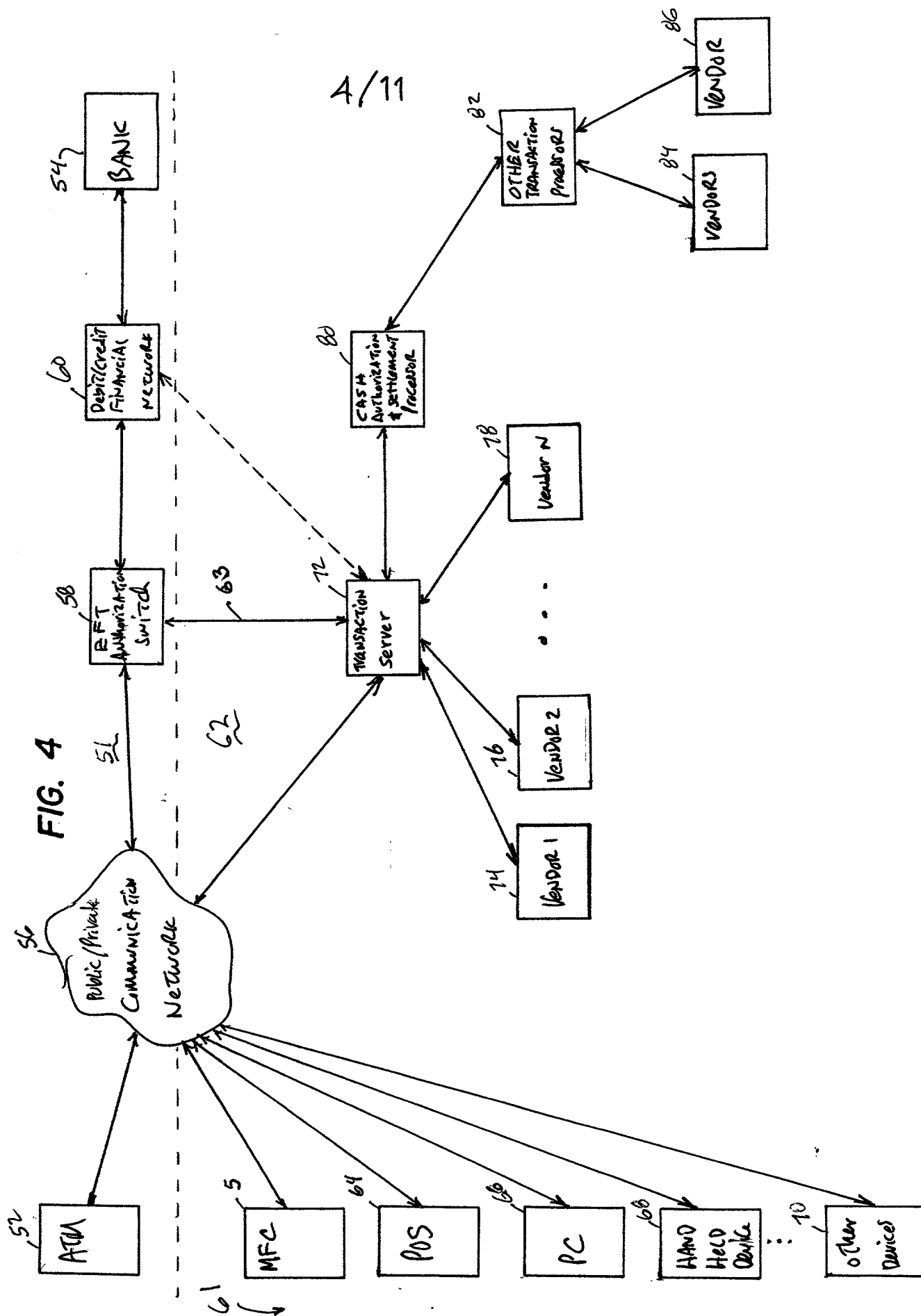
3/11

FIG. 3



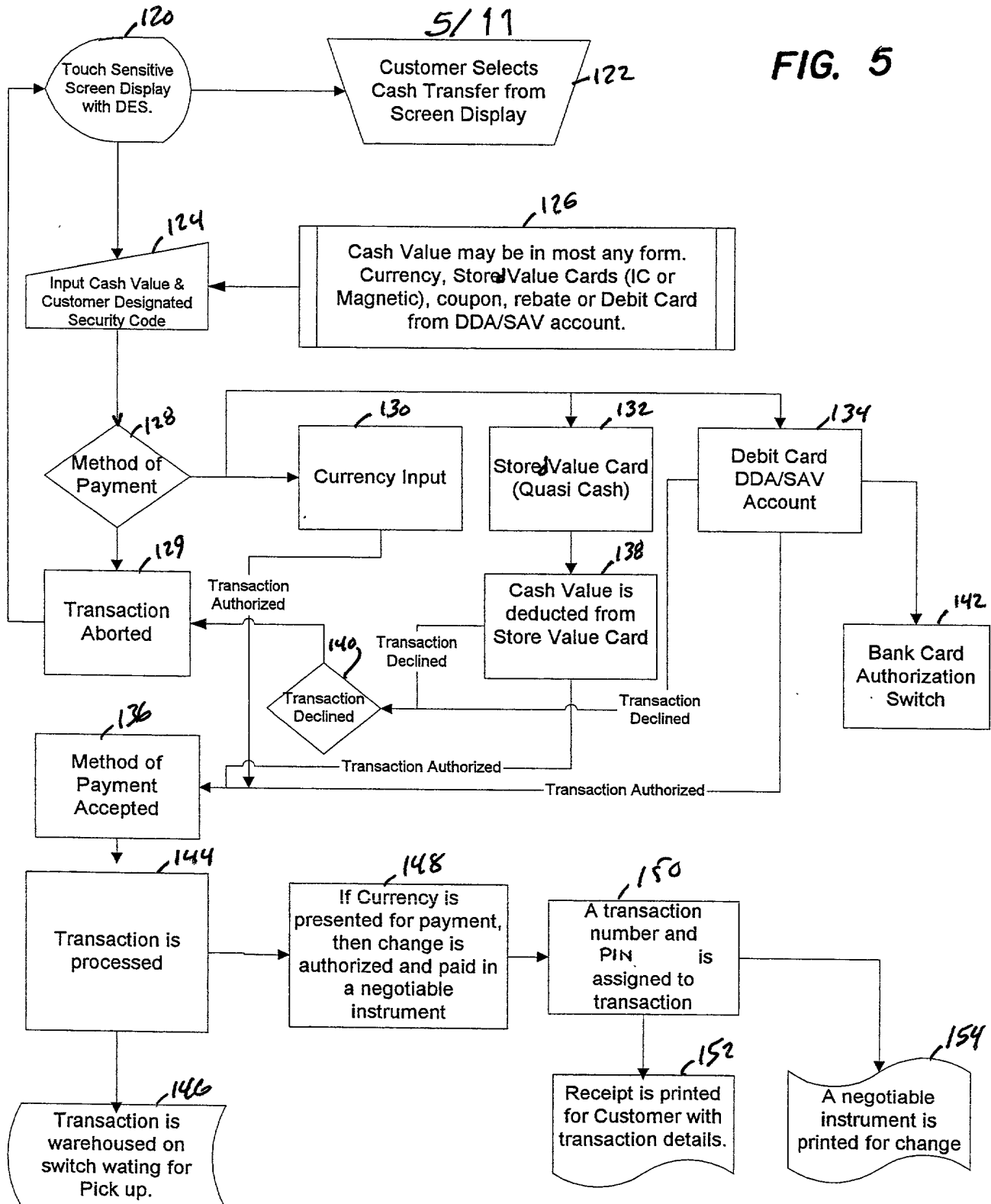
4/11

FIG. 4



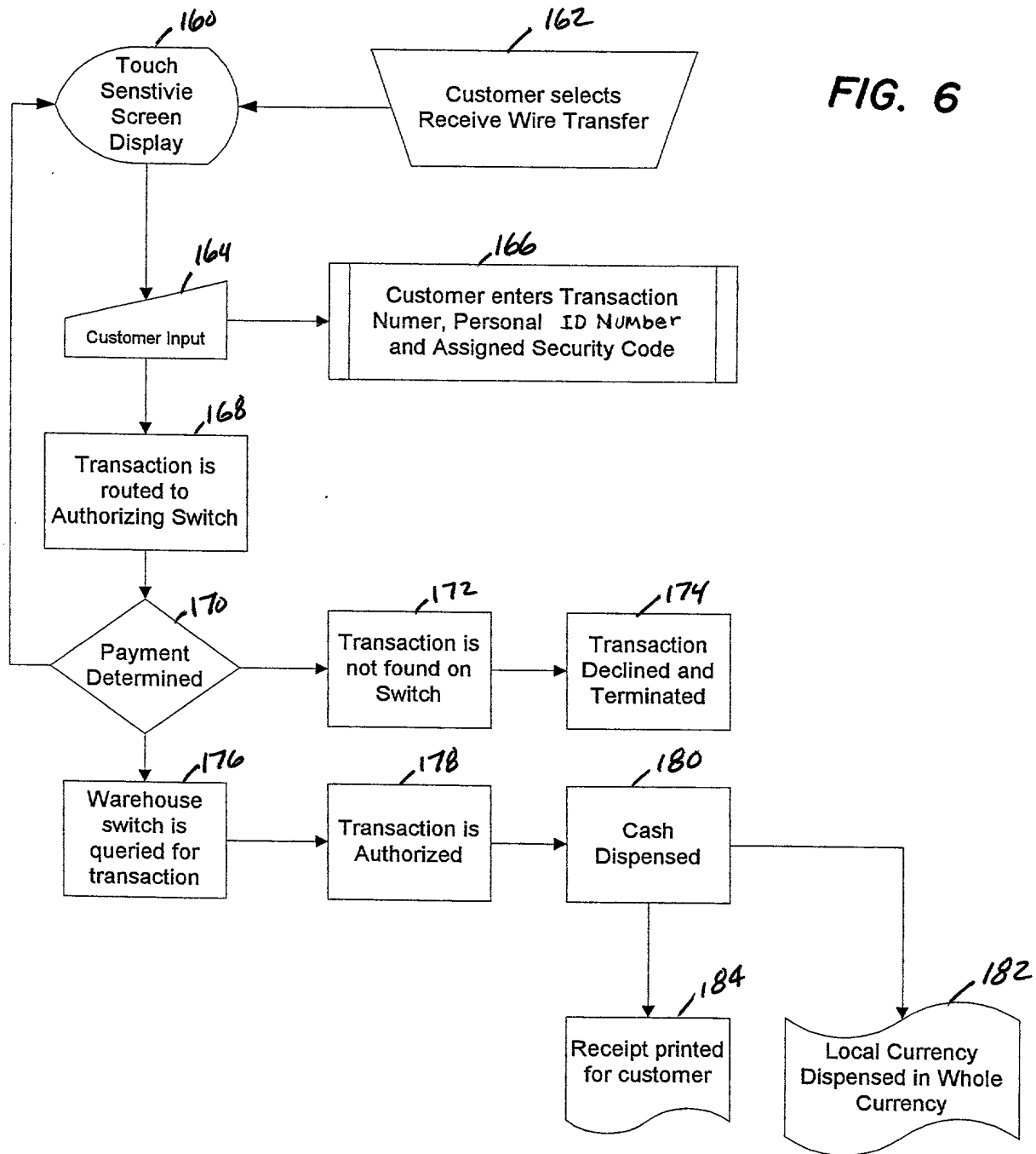
5/11

FIG. 5



6/11

FIG. 6



7/11

FIG. 7a 200

202 } 204 } 206 }

Terminal Info	Authorization Info	Service Payload
Fixed	Variable	Variable

FIG. 7C 208

710 712 714 716 718

Inter-process Data	Terminal Info	Authorization Info	Service Payload	Optional Data
Fixed Variable	Fixed	Variable	Variable	Variable

8/11

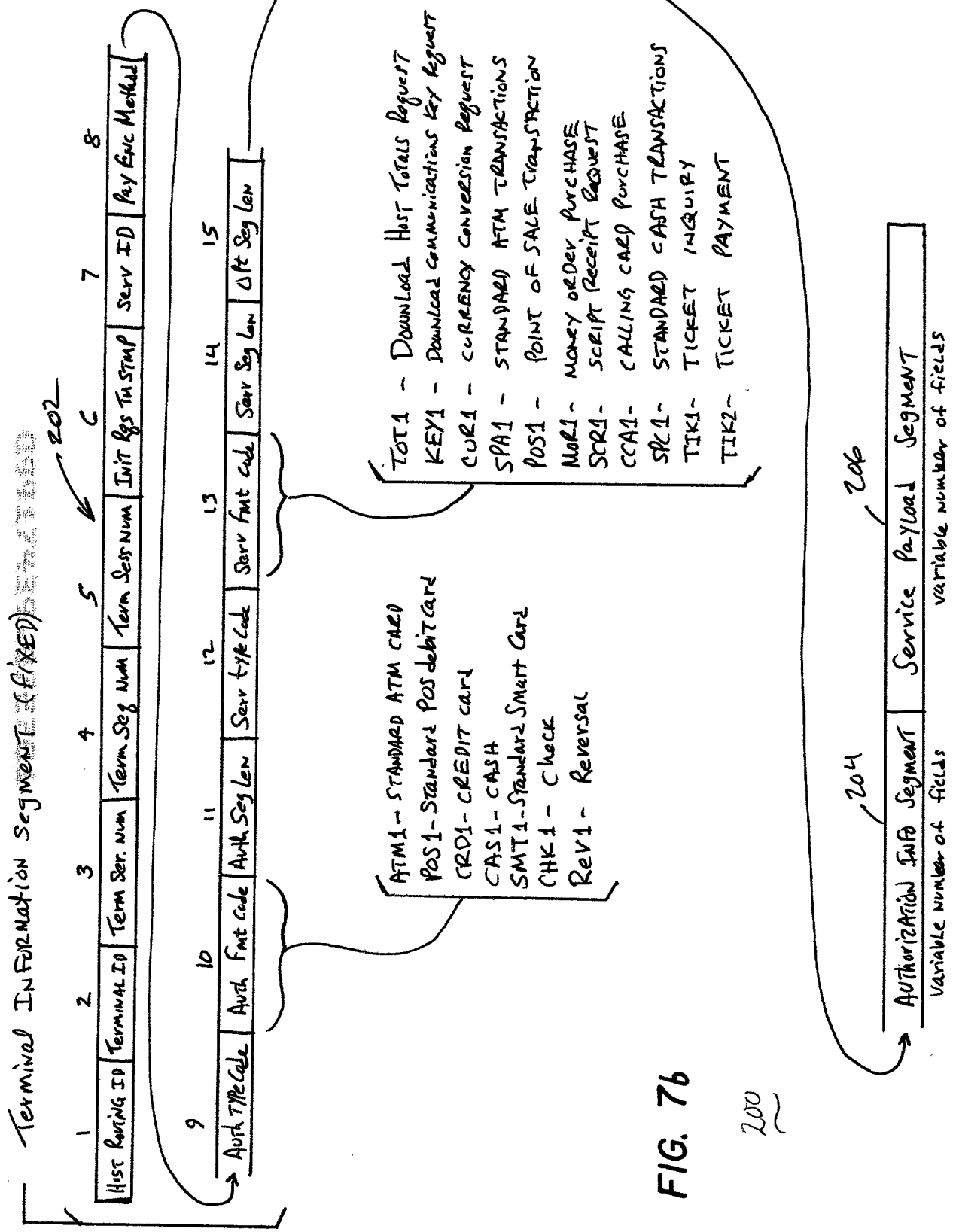
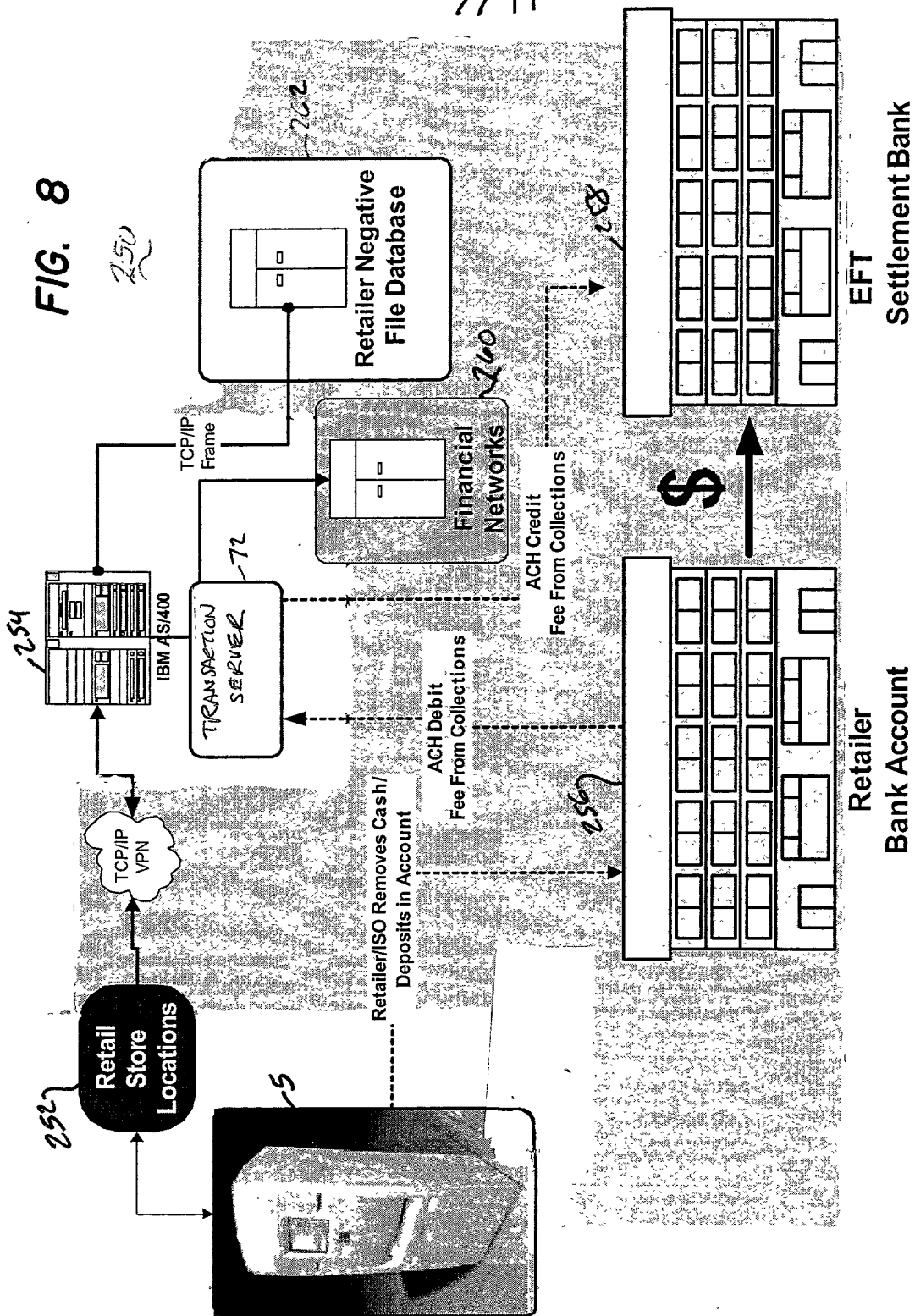


FIG. 7b

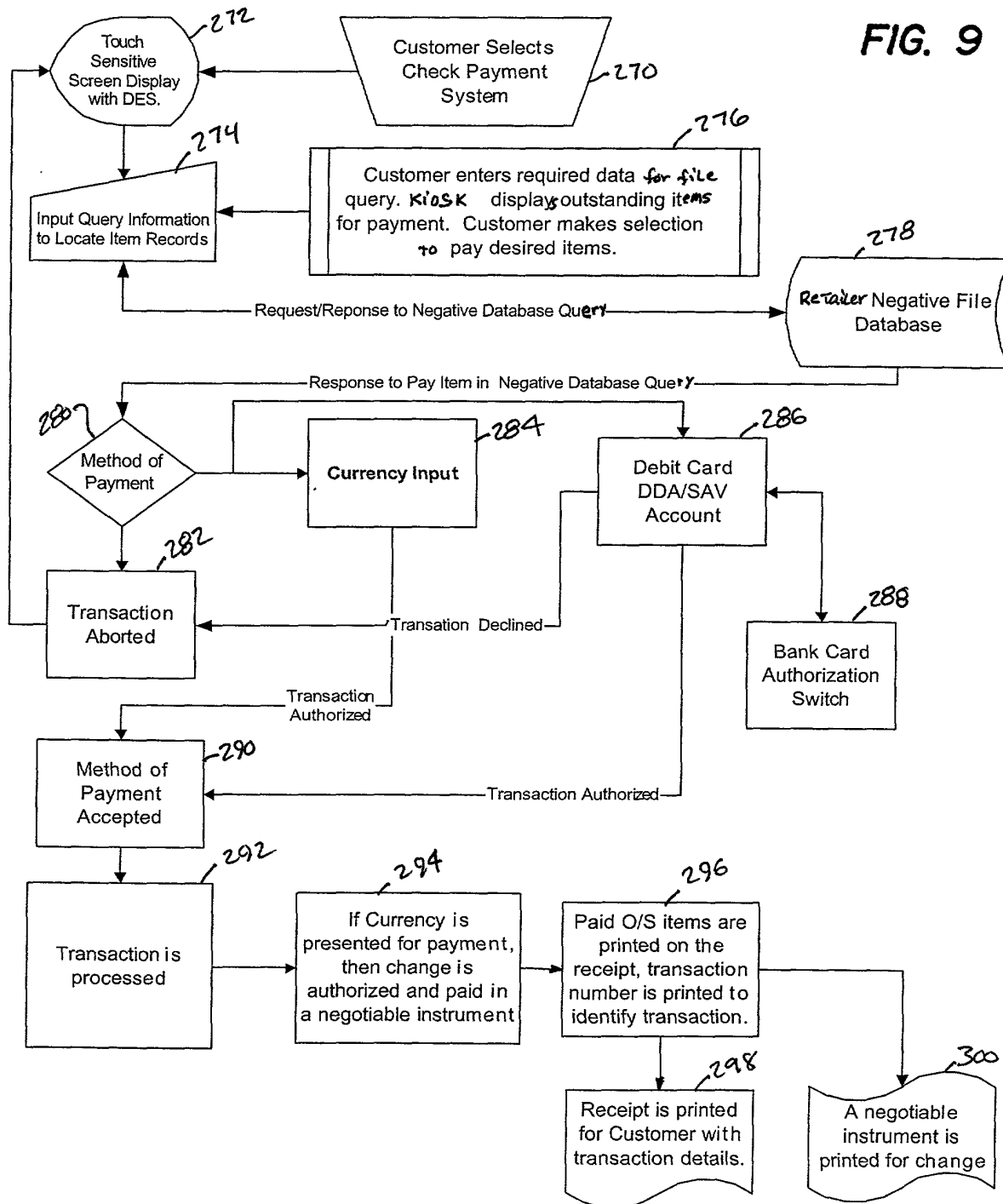
9/11

FIG. 8

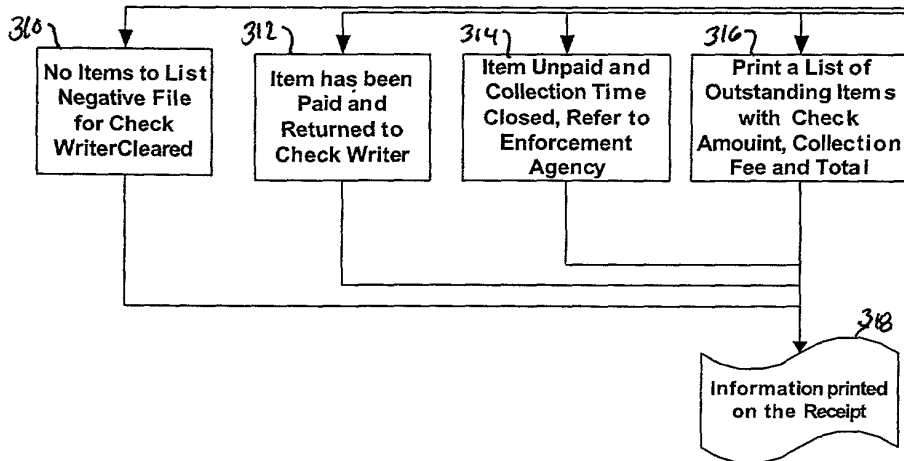
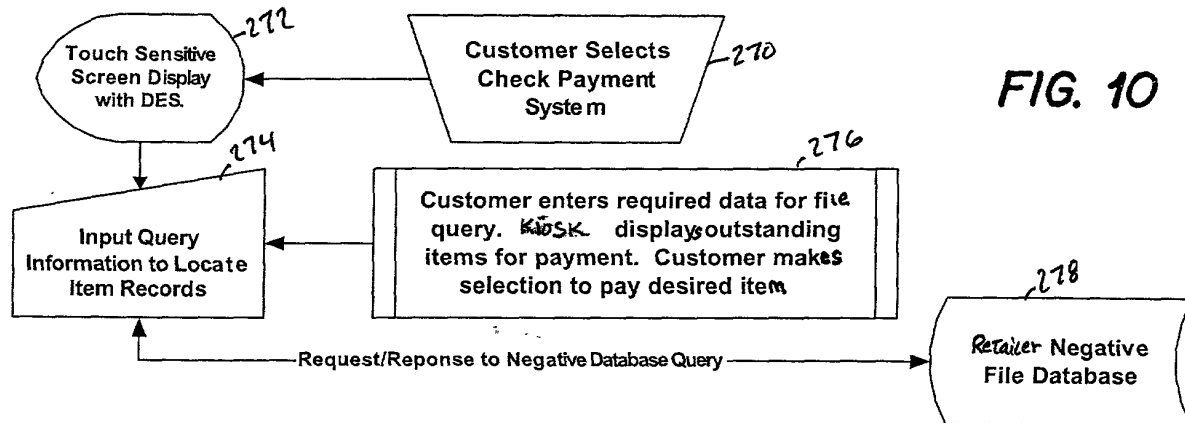


10/11

FIG. 9



11/11



Customer: John Doe

Institution: 111111111 Acct No. 1

Customer Outstanding Check List

Ref. No.	Check Date	Ck No.	Ck Amt.	Fee	Total Amt	Status
	07/01/1999	2111	\$125.00	\$35.00	\$165.00	Cleared
999990	06/28/1998	1990	\$ 65.39	\$35.00	\$100.39	Collection Referral Date
999991	06/23/1998	1759	\$ 35.74	\$35.00	\$ 70.74	Referred to Agency

Cleared= Check Paid in Full Collection Referral Date=Date Forwarded to Enfor
 Referred to Agency=Check was sent to the Law Enforcement Ag